

THE "ONTARIO"

Savings and Investment Society.

SAVINGS BANK.

Capital, . . . \$1,000,000

Reserve Fund, . . . 125,000

Deposits, 400,000

HEAD OFFICE, | Cor. of Richmond and Carling-sts., | **LONDON, ONT.**

TO FARMERS AND LANDOWNERS.

Do you want to borrow money to buy more land for yourself or for your sons; to build a house or barn; to fence, clear, underdrain, or otherwise improve your land; to pay off a Mortgage or other debts, or for any other purpose? If you do, the

"ONTARIO"

SAVINGS & INVESTMENT SOCIETY, OF LONDON, CNT.,

offers you every facility for so doing. They also pay the **solicitor's fees** for drawing Mortgage and searching the Title on Loans on Farm Property of \$500 and upwards, and for five years and upwards.

Mortgages Purchased. Savings Bank Branch—Interest Allowed on Deposits.

W. F. BULLEN,

Manager.

Appraiser at

The Ontario

SAVINGS AND INVESTMENT SOCIETY

SAVINGS BANK.

THIS Institution was incorporated for the purpose of assisting those persons furnishing good Mortgage Security on Real Estate, in the acquisition of Freehold Property, for the Erection of Buildings, and in the Removal of Incumbrances on Property already held by them.

The following advantages are offered to borrowers :—

- 1.—The SOLICITOR'S FEES for drawing Mortgage and searching Title (when the Title is satisfactory), on all Farm Loans of \$500 and upwards, and for five years and upwards, are now paid by this Company.
- 2.—The payments can be made to fall due at any time of the year the borrower chooses; the first instalment need not be made to fall due for eighteen months.
- 3.—By the Instalment System you repay both Principal and Interest in the shape of a Rental, and in your own time; you avoid all risk of losing your property, or having to borrow again to pay off the Loan.
- 4.—You secure the strictest privacy as to your affairs in your own neighborhood, and are not subject to the mercy or caprice of any individual. The Society cannot own Real Estate, and will at any time, when the security is satisfactory, renew the Loan.

- 5.—Loans are made on the Instalment System; the Society will make Loans which are only payable half-yearly or yearly, as agreed upon.
- 6.—You can pay back any sum you like, and of the regular instalments, and at any rate per cent. per annum will be allowed, and clear month.
- 7.—Money can be obtained at any time, with little or no delay beyond the time occupied in the investigation and preparation of the Mortgage.
- 8.—The location of the Society's Office is so convenient, borrowers have a **certain right to pay or remit Money;**—for final settlement and release of the Loan, given, and easily obtained, the time is at all times easily proven.
- 9.—The published Loan Tables of the Society, for the inspection of all, rendering it impossible from possibility of extortion, &c. These Loans are made at a fixed rate.
- 10.—Borrowers sometimes desire to be able to otherwise dispose of their property, or of repaying a loan occur, or have other ways, and much inconvenience is caused by not being able to obtain a new Mortgage at any time.
- 11.—The following is the rule in the Society's Office:—
“Loans can be paid off on the Instalment System any time, and a Discharge of the Mortgage given, the rule of the Society being, when the borrower has the advantage of, to charge three months' interest at the same rate at which the Loan was made, and the Solicitor's Fees, if they have been paid.”
- 12.—In cases where loans have already been made from private capitalists, or companies, &c. in consequence, this Institution undertakes to discharge those Mortgages, and obtain legal title.

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"A LAND SAVINGS BANK."

SAVINGS BANK BRANCH.

DEPOSITS

Of One Dollar and upwards received, sub-
ject to withdrawal, and Interest allowed
thereon at the rate of Five and Six per cent.
per annum, according to amount and term.

The funds of this Institution being in-
vested in Mortgages on Real Estate only, the
security is rendered complete and permanent.

N. B.—Pursuant to a late Act of Parlia-
ment, married women have the right to
deposit and draw out money in their own
name.

MORTGAGES AND DEBENTURES PURCHASED.

*Money Lent for any period from two to twenty years, and
payments can be made to fall due at any
period of the year.*

MONEY SAVED IS MONEY EARNED.

SYSTEM OF REPAYMENT OF LOANS.

The Sinking Fund System offers the easiest, cheapest and surest mode of paying off a Mortgage debt, and affords peculiar advantages to Farmers, Tradesmen, Trustees of Churches, and others, where cash incomes are received periodically.

Six per cent. per annum allowed on all sums paid in advance (before coming due).

The comparative cost of a Loan obtained from this Society, and one obtained at eight per cent. upon the ordinary terms of interest, payable half-yearly, and the principal at the end of term, is apparent from the following

EXAMPLE.

Upon a Loan of \$1,000 for ten years, there will be required for interest 20 half yearly payments of \$40 each.....	\$ 800 00
Principal Money.....	1000 00
Total payments on a Loan at 8 per cent.....	\$1800 00
Upon a Loan of \$1,000, for the same term, from this Society, there will be required, to redeem both Principal and Interest, 20 half-yearly payments of \$76.90 each.....	\$1538 00
Difference in borrowing from this Institution.	\$ 262 00

Any further information can be had at this office, or by addressing

Office : Cor. Richmond and Carling Sts. **W. F. BULLEN, Manager.**

This Institution has but One Fixed Rate for All Instalment Loans.

LOAN TABLES.

Showing Monthly, Quarterly, Half-Yearly and Yearly Payments required to redeem an advance of \$1,000 in the following periods :

Larger or Smaller Amounts in the same Proportion.

No. of Years. 10	2	4	5	6	8	10	12	15	20
Monthly payments.....	\$45 87	\$24 93	\$20 78	\$18 03	\$14 63	\$12 63	\$11 33	\$10 08	\$ 8 95
Quarterly payments at } end of each quarter.. }	137 86	74 96	62 50	54 25	44 01	38 03	34 12	30 36	26 85
Half-yearly payments at } end of each half-year.. }	278 80	151 60	126 40	109 70	89 00	76 90	69 00	61 40	54 30
Yearly payments at end } of each year	570 00	310 00	258 40	224 30	182 00	157 20	141 10	125 50	111 20